

Information to identify the case:

Debtor 1	<u>Doris A. Hertell</u>	Social Security number or ITIN	xxx-xx-7856
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Christopher W. Hertell</u>	Social Security number or ITIN	xxx-xx-7791
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-26646-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Doris A. Hertell
aka Doris A Denny

Christopher W. Hertell

3/10/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Doris A. Hertell
Christopher W. Hertell
Debtors

Case No. 18-26646-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 10, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Doris A. Hertell, Christopher W. Hertell, 47 Stiles Avenue, Maple Shade, NJ 08052-2616
aty	+ Angela C Pattison, Hill Wallack LLP, 21 Roszel Road, P.O.Box 5226, Princeton, NJ 08543-5226
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518807129	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
518807130	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, et. al., 4425 Ponce De Leon Blvd. 5th Floor Coral Gables, Florida 33146-1837
517710336	+ Charles A. Evans, DMD, 7 Benson Avenue, Pennsville, NJ 08070-1401
517710338	+ Franzeo's Landscaping, P.O. Box 724, Maple Shade, NJ 08052-0724
517710340	+ Sarah E. Powers, Esq., 907 Pleasant Valley, Mount Laurel, NJ 08054-1210

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: pmarraffa@standingtrustee.com	Mar 10 2023 20:47:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 10 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 10 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517710335	+ EDI: CAPITALONE.COM	Mar 11 2023 01:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773303	EDI: CAPITALONE.COM	Mar 11 2023 01:36:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517840368	+ EDI: CITICORP.COM	Mar 11 2023 01:36:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517710337	+ EDI: CITICORP.COM	Mar 11 2023 01:36:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518999183	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2023 20:47:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
518999182	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2023 20:47:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gable, FL 33146-1839
517710339	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 10 2023 20:47:00	Freedom Mortgage Corporation, P.O. Box 50428,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Mar 10, 2023

Form ID: 318

Total Noticed: 25

517839800	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 10 2023 20:47:00	Indianapolis, IN 46250-0401 Freedom Mortgage Corporation, Freedom Mortgage, 10500 Kincaid Drive- Attn: BK Dept., Fishers, IN 46037-9764
519024885	^ MEBN	Mar 10 2023 20:45:05	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517837642	EDI: PRA.COM	Mar 11 2023 01:36:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
517714782	+ EDI: RMSC.COM	Mar 11 2023 01:36:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517710341	+ EDI: RMSC.COM	Mar 11 2023 01:36:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519321101	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 10 2023 20:47:00	Wilmington Savings, 1600 S. Douglass RD, Anaheim, CA 92806-5948
519321102	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 10 2023 20:47:00	Wilmington Savings, 1600 S. Douglass RD, Anaheim, CA 92806, Wilmington Savings, 1600 S. Douglass RD, Anaheim, CA 92806-5948
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2023 at the address(es) listed below:

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee for Stanwich Mortgage Loan Trust I, through Carrington Mortgage Services, LLC, servicer and attorney-in-fact apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, et. al. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Mar 10, 2023

Form ID: 318

Total Noticed: 25

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Kenneth W. Miller, Jr

on behalf of Joint Debtor Christopher W. Hertell kwmbky@helmerlegal.com

Kenneth W. Miller, Jr

on behalf of Debtor Doris A. Hertell kwmbky@helmerlegal.com

Maureen P. Steady

trustee@kurtzmansteady.com
mps@trustesolutions.net,J121@ecfbis.com,telaak@kurtzmansteady.com,steady@premierremote.com

Phillip Andrew Raymond

on behalf of Creditor Bayview Loan Servicing LLC, et. al. phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 14